Kingston Cohousing Information Meeting

November 1, 2026

Meeting Notes

What is cohousing?

The Canadian Cohousing Network (CCN) defines cohousing as a type of housing consisting of three hallmarks:

1) residents have access to their own private dwelling space in addition to shared common spaces;

2) there is a non-hierarchal governance structure and;

3) it is designed to promote social connection.

www.cohousing.ca

Most cohousing in North America is "equity cohousing", meaning that members finance the cost of construction and each household owns its own unit. That is not the KCH model, for two reasons.

First, KCH aims to have a lasting community impact. We don't want to exclude people just because they don't already own a home or can't afford one, because that doesn't better the housing landscape.

Second, post-pandemic building costs have increased to a point where we cannot realistically expect to build a community without government funding.

How did Kingston Cohousing start and what is its legal status?

KCH began in 2022 as an informal group of like-minded folks who shared the aim of bringing cohousing to Kingston. Some original members had either lived in or visited cohousing elsewhere, or saw the need for intentional, supportive housing locally.

Today, **KCH is a registered Ontario non-profit corporation** with 15 active members and some 175 supporters. Gaining status as a non-profit organization was one requirement for receiving government funding.

KCH is not a charity, so we cannot issue tax receipts for donations. However, our prospective partner, Abbeyfield Canada, is. More about Abbeyfield later.

And while **cohousing communities function like co-ops**, in that all residents contribute to property management, KCH chose not to structure as a legal co-op for two important reasons. More on that later.

What do we mean by *intentional community*?

Most housing nowadays comes with a random group of neighbours. They may be people we can relate to and enjoy being around, or . . . not so much. We typically have little control over who our neighbours are or how they choose to behave.

Now, imagine getting to choose your neighbours from among people who are already committed to shared community values and practices. **Before moving in**, you will have worked out as a group how you will approach issues like noise, smoking, cleanliness, pet care, etc. That's **intentional** community.

In legal co-ops and condos, prospective residents must be approved by a managing board. In cohousing, prospective tenants must typically demonstrate a willingness to adhere to established community rules and a commitment to the principles of collaborative living.

How does cohousing design differ from traditional home design?

North American home design favours individuality over community. Often, we can access our homes without even crossing paths with a neighbour. People may live in the same home for years and not know their neighbours. That can lead to **social isolation**, which is known to be a serious health risk.

Cohousing design is different. The layout of homes fosters 'bumpable moments', points during the day when you will necessarily cross paths with your neighbours. You don't have to be highly sociable to live in cohousing, but **you won't be isolated**.

Shared spaces are located at the entrances to the building or complex. Typically, you cannot access your own unit without passing through a lounge or other common area. **The layout intentionally fosters social engagement.**

Do you need to be an extrovert to be comfortable living in cohousing?

No! A random poll of our members and supporters found that **most identify as introverts**. In cohousing communities, everyone has their own self-contained unit, with a kitchen. You can spend time alone, and dine alone, if you choose. But you can also connect with others in common spaces over a cup of tea, or a meal, when you feel like company.

But you are not limited to socializing with other residents. Common spaces can typically be booked for family gatherings, book and music clubs, or whatever the group decides.

What is KCH's history and what stage is it at today?

2022-2024: Visioning, establishing basic group values, raising start-up funding from within the group, and **finding land**

2025: Incorporation as an Ontario not-for-profit; successful application for **grant funding** to cover costs for legal, bookkeeping services, etc.; selecting a **professional Project Manager**

2026; Securing **City of Kingston funding** to undertake a feasibility study for the project (required prior to a legal agreement with Providence Village).

The feasibility study shows **where on the PV site** we should build, and **how the financial model will work.** We are currently reviewing a draft version with the consultants to refine the project plan.

What is the current scope of the project?

KCH's original vision was to build a townhouse community of around 25 households. That size is considered ideal for cohousing: a big enough group of residents to manage a property, but small enough to retain a sense of community. Our model was **Treehouse Village**, an equity cohousing community of 30 households in Bridgewater, Nova Scotia.

However, as with many cohousing communities, we must **build more units, to make the project cost-effective.** The more units we build, the more costs for land and construction can be spread out. Build Canada Homes favours projects that offer as many affordable

units as possible. Financial modelling suggests that our project will be viable if we build 60 units in a 3- or 4-storey building. So we are considering a partnership with Abbeyfield Canada, or another non-profit housing provider, in which they will lease one floor or wing of the building from KCH.

How has the project been financed so far?

KCH was launched with contributions from six members, who collectively raised close to $12,000. That start-up fund allowed us to hire a cohousing developer from B.C. (Yonas Jongkind of Amisto Cohousing) and an Ontario cohousing architect (Rosaline Hill of RJH Architecture in Ottawa) to help with site selection and concept drawings. Raising some capital internally was a requirement to be able to apply for government funding.

In April 2026, we received a grant from the **Community Housing Transformation Centre**, an agency of Canada Mortgage and Housing Corporation, to cover costs like legal help with our bylaws, bookkeeping, training, etc.

In July 2026, the City of Kingston agreed to fund the feasibility study for new construction on the Providence Village site. This was undertaken by our Project Management partner, 2B Developments, who specialize in developing affordable housing.

How much is the project expected to cost?

After using up the $12,000 raised by the founders, KCH needed $45,000 for a feasibility study which, after long negotiations, the City of Kingston agreed to finance.

We have reason to expect that the City will also fund the next phase of the project, being pre-development costs of $250,000 for rezoning, ground water and traffic studies, and the next phase of design work.

The draft feasibility study projects a cost of around $16 million to build a 60-unit building, with half being cohousing and half leased to Abbeyfield or another partner. Guaranteed income from a stable, compatible tenant strengthens our position in securing a mortgage.

Our Project Manager has been successful in obtaining funding for other groups and is confident that we are well positioned to receive a construction loan from Build Canada

Homes (BCH), although it will require making some adaptations from the typical cohousing model.

How will construction be financed?

If approved, 80% of the cost would be covered by a low-interest CMHC mortgage (now part of BCH).

KCH and Abbeyfield (or another partner) would each need to raise around $125,000 as a downpayment.

KCH would raise its share through fundraising events, donations and securing interest-free loans from future residents who are financially able. Once we move in, their loans serve as pre-payments of their lease costs.

These are the folks we refer to as Equity KCH Members, and they will be among the future first residents.

As not everyone can pre-pay their lease costs, there are other ways to secure a unit, e.g. putting in volunteer hours to advance the project.

Why is Providence Village the preferred site?

Competing with for-profit developers to purchase land within City limits proved to be unrealistic.

KCH rejected a surplus City property in the north end of Kingston, as the location was considered unsafe.

A land lease would allow KCH to use all available capital for a down payment on the construction loan.

Are we assured a land lease at Providence Village?

The feasibility study suggests that KCH has a viable project, so we anticipate being offered a Memorandum of Understanding (MOU) with Providence Village. The MOU is a non-binding agreement that would hold our land parcel. KCH hopes to sign an MOU prior to year end, when the current CEO, Laurie French, who has been a strong ally of KCH, retires.

What will it cost to live in Kingston Cohousing?

The draft feasibility study projects lease rates ranging from "**affordable**" (per CMHC definition), to **market rent**.

Current projections suggest median lease rates of $866 for a studio, to just over $3000 for a 3-bedroom unit. **These are early projections, subject to change.**

Lease rates are expected to include base rent and a share of the cost of maintaining common space. Some utilities, such as internet, may be shared.

As KCH is a not-for-profit organization, all income generated must, by law, flow back to the project.

Over time, as the mortgage is paid down, costs will go down. However, it will be necessary to build up and maintain a reserve fund for major repairs.

How do I get involved in the project and what can I expect going forward?

There are 3 levels of involvement:

FRIENDS OF KCH – want to see the project succeed, but not to be involved at present. They receive early updates and invitations to events and the satisfaction of knowing they are helping to develop affordable housing locally.

EXPLORER MEMBERS – Over 3-6 months, Explorers play an active role, to learn more and help advance the project. They have a say in shaping the community, including participation in design workshops with the architect.

EQUITY MEMBERS/FUTURE FIRST RESIDENTS - have made a **financial contribution** (sliding scale) and jointly make the many decisions required to bring a project like this to completion.

What is Sociocracy and why did KCH adopt it?

Sociocracy is a form of non-hierarchical, consent-based decision-making used by many cohousing communities. It relies on two simple principles to help **achieve speedy decisions**:

Can I live with this proposal? (even if it isn't exactly what I would have proposed)?

Is it good enough for now? Can I agree, knowing that if it doesn't work well, it can be modified at a later date?

One element of becoming a KCH Explorer Member is taking Sociocracy training, because that is how our decisions are made. (https://www.sociocracyforall.org/)

Sociocracy doesn't rely on the Majority Rules principle; instead, it assures that everyone has a say.

What are KCH's values?

The established KCH Values are posted on the group's website.

Values Statement:

Inclusivity: different ages, abilities, orientations, ethnicities, financial capacities, openness and sense of belonging

Neighbourliness: trust, acceptance, empathy, respect, interconnection, joy & play, creativity, sharing resources

Participation: integrity, responsibility, cooperation, communication, sharing time and skills; using a skillful conflict resolution process

Physical well-being: ecologically sustainable, accessible, healthy natural spaces.

Is it important that I subscribe to those values if I want to part of the community?

Yes, that's Intentional Community. The rewards of living in a supportive community depend on everyone contributing in concrete, positive ways.

Who will decide how the common spaces will be designed and used?

Equity Members/Future First Residents will be the final decision makers; however, Explorers play an active role by sharing ideas, raising questions and concerns. Explorers are participating in early interior design workshops with our architect.

Without knowing yet who all the Future First Residents will be, we must still move forward on decisions about building layout, number of units of each size, where KCH and the tenant partner will be located in the building, etc. Those decisions are not yet carved in stone, but it will be costly to change tack later.

Under what conditions will pets be allowed?

Our members have visited many cohousing communities and most welcome pets. They may be permitted in private units, but not in common areas. Specific conditions will be agreed upon by the collective.

What happens if a resident becomes unable to take care of a pet due to illness or injury? Will being collocated with Abbeyfield affect pet rules? These are situations that will be planned for and agreed upon in advance.

More about Abbeyfield

Abbeyfield Canada is part of a worldwide organization, providing housing for seniors. Read more at https://abbeyfield.ca/. While Abbeyfield residents tend to be older than in many cohousing communities, they must be able to live independently. Abbeyfield is not a care home model.

Abbeyfield residents are selected based on compatibility and financial need. For a modest rent they receive a studio unit and meals are provided.

KCH members may have the option to age into an Abbeyfield home.

What if I want to travel? Can I sublet my unit?

Most cohousing communities permit this type of arrangement, assuming that those you lease to can demonstrate that they support cohousing principles and are willing to play a positive, active role in the community.

Other basic requirements for residents are expected to be background and credit checks and completing training in Sociocracy and Non-Violent Communication (also offered by Sociocracy for All).

Is KCH considering other sites? What if you are unable to secure a land lease with PVI?

While KCH is hopeful of securing a land lease at PVI, we continue to explore other options. However, given our goal of being in our units by the end of 2028, the current members would not contemplate taking on a project with a long timeline ahead.

Why did KCH choose not to structure as a legal co-op?

Because in a city the size of Kingston, we would have been required to build at least 75 co-op units to secure funding, which was more than the group wanted to commit to.

Also, the funding models from BCH are changing and we did not anticipate being able to secure funding as a co-op. Being legally structured as a co-op might have made us ineligible for other funding streams.